

storing said second formatted account information in a storage area, without storing graphical images of an original printed account statement;

interactively inputting a request for said second formatted account information; and

transferring said second formatted account information from said storage area to a

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A1 display device for displaying said second formatted account information in a format that appears identical in all material aspects to the original printed account statement,

wherein said first formatted account information comprises formatted information for said original printed account statement.

4. (Amended) The method according to claim 1, wherein said step of interactively inputting comprises one of:

interactively inputting, by a first customer of a first business, a request for said second formatted account information by using a graphical user interface,

A2 interactively inputting, by a software agent of a second customer of a second business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a first member of a first organization, a request for said second formatted account information by using a graphical user interface, and

interactively inputting, by a software agent of a second member of a second organization, a request for said second formatted account information by using a graphical user interface.

A3 9. (Amended) A system comprising:

a formatting device configured to format first formatted account information into second formatted account information;

a storing device configured to store said second formatted account information in a storage area, without storing graphical images of an original printed account statement;

an input device configured to interactively input a request for said second formatted account information; and

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A3 a transferring device configured to transfer said second formatted account information from said storage area to a display device for displaying said second formatted account information in a format that appears identical in all material aspects to the original printed account statement,

wherein said first formatted account information comprises formatted information for said original printed account statement.

15. (Amended) A computer program product including a computer readable medium embodying program instructions for causing a system to perform the steps of:

formatting first formatted account information into second formatted account information;

A4 storing said second formatted account information in a storage area, without storing graphical images of an original printed account statement;

interactively inputting a request for said second formatted account information; and

transferring said second formatted account information from said storage area to a display device for displaying said second formatted account information in a format that appears identical in all material aspects to the original printed account statement,